

TRICARE for retirees tops issues at AFAP conference

By Debra Valine
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CRYSTAL CITY, Va. — TRICARE as primary payor for retirees topped the five issues agreed to by delegates at the conclusion of the fourth annual U.S. Army Space and Missile Defense Command's Army Family Action Plan Conference held July 29-Aug. 1 in Crystal City, Va.

Other issues included the estate tax on non-U.S. citizen spouses, increase funding for Army-wide creative arts programs, RESUMIX shortfalls, and worldwide dental coverage for Department of the Army Civilians.

"All the issues briefed at the report out session are forwarded to Department of the Army," said Portia Davidson, chief, SMDC Community and Family Support Division. "We do not let any issues off the hook. At the end of the conference, I publish an SMDC issue document that tracks issues raised through completion. It is a marvelous tool for commanders to use to get a sensing of what is important to the soldiers, families and civilians."

LTG Joseph M. Cosumano Jr., SMDC's commanding general, is a voting member of the AFAP general officer steering committee that meets semi-annually. The next meeting is scheduled for Nov. 19. "He takes these issues seriously," Davidson said.

"We have been a very busy command for the past few years, supporting soldiers deployed in OPERATION ENDURING FREEDOM and OPERATION IRAQI FREEDOM," Cosumano said. "There is much work ahead of us. We do not know where our work will take us. But one thing I am confident of as we close this conference is that wherever we go, wherever our soldiers go, they will be very well supported. They can be confident that their families will be taken care of."

Musical group Ceylon Entertainment set the upbeat tone for the closing ceremony. Participants included 61 delegates — 14 teens, 22 soldiers, 9 spouses and 16 civilian employees, members of Native American Indian tribes and an astronaut family. The teen delegation presented its Peace through Art Totem Pole, which will be displayed at the International Child Art Festival Sept. 9-11 on the National Mall in Washington, D.C. And LaJeannia Lacey led the delegates in a stirring rendition of "We are (AFAP) Family."

As a surprise presentation, Davidson presented Lydia Cosumano, wife of the SMDC commanding general, with a symbolic key to the door of SMDC.

"The Cosumanos always opened the doors of their home to us," Davidson said. "This is Mrs. Cosumano's last AFAP conference, but she will always be a part of our family. This key invites the Cosumanos to stop in at SMDC whenever they can. Our doors will always be open to them and they will be welcome."

"I will say that this has been the best AFAP group," a tearful Mrs. Cosumano said.

"I leave you with a salute: take care of your people."



Photo by Debra Valine

Delegates to the fourth annual SMDC Army Family Action Plan Conference July 29-Aug. 1 in Crystal City, Va., stand and dance to a stirring rendition of 'We Are (AFAP) Family' during closing ceremonies.

ISSUE: TRICARE as Primary Payor for Retirees

SCOPE: When a retiree is the beneficiary of another health insurance plan, TRICARE by law automatically reverts as the secondary payor. As secondary payor, TRICARE does not pay anything beyond the TRICARE cap if the other insurance has already paid up to or over that limit even if there is a remaining balance. The availability of TRICARE providers is severely limited in many geographical areas forcing retirees to purchase additional coverage.

CONFERENCE RECOMMENDATIONS:

1. Change the law to allow TRICARE schedule fees/contracted amounts to be applied regardless of other insurance payments for the same event.
2. Change the law to allow the retiree the option to retain TRICARE as the primary insurance regardless of other coverage.

ISSUE: Estate Tax on Non-U.S. Citizen Spouses

SCOPE: When a service member passes away, his or her property passes to the surviving spouse without being taxed via marital deduction if both are U.S. citizens. Under current law, however, if the surviving spouse is a non-U.S. citizen, the spouse is taxed on the transferred property. This creates a financial burden and hardship to the surviving spouse and/or dependents.

CONFERENCE RECOMMENDATIONS:

Implement an estate planning program through Army Community Services or Legal Services that provides education and financial planning to service members and their non-U.S. citizen spouse on options available to protect their estate.

ISSUE: Increase Funding for Army-Wide Creative Arts Program

SCOPE: Existing creative arts programs have been consistently underfunded. Creative arts allow individuals to learn, grow creatively, achieve recognition and build confidence. A creative arts program gives community members the opportunity to make new friends and provides an enjoyable outlet to express and resolve stressful situations and deal with the realities of rapid long-term deployment situations and frequent PCS moves.

CONFERENCE RECOMMENDATIONS:

1. Establish an Army-wide creative arts program
2. Place the program at a high enough Army level to ensure the regions, MACOMs and all installations will have an operational program.
3. Ensure professionals in various artistic media are available to conduct hands-on arts classes on a regular basis.

ISSUE: RESUMIX Shortfalls

SCOPE: RESUMIX provides resumes without documentation to substantiate the qualifications and capability stated. Data is entered by applicants generating a stand-alone document for selection decisions. This could result in the hiring of either unqualified individuals or the most talented resume writers.

CONFERENCE RECOMMENDATIONS

1. Require civilian personnel to augment applicant resume by providing last three performance evaluations.
2. Update RESUMIX software with the capability to upload supporting documentation.

ISSUE: World-Wide Dental Coverage for DA Civilians (DAC)

SCOPE: Dental plans available to DAC do not provide world-wide coverage. All DAC need a portable dental plan. Inadequate coverage creates health and financial hardships. This degrades readiness and impedes quality of life.

CONFERENCE RECOMMENDATIONS: Expand TRICARE Dental Coverage to include DAC (similar to Individual Ready Reserve Members).